

In re:
Monica J. Schwartz
Debtor

Case No. 20-12617-pmm
Chapter 13

District/off: 0313-2
Date Rcvd: Aug 05, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2025:

Recip ID	Recipient Name and Address
db	+ Monica J. Schwartz, 2350 E. Dauphin Street, Philadelphia, PA 19125-2924
14510571	+ 2550, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
14510591	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14510593	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 06 2025 00:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 06 2025 00:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14510573	Email/Text: bankruptcy@bbandt.com	Aug 06 2025 00:28:00	BB&T, Attn: Bankruptcy, PO Box 1847, Wilson, NC 27894
14514728	+ Email/Text: bankruptcy@bbandt.com	Aug 06 2025 00:28:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
14510572	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 06 2025 00:28:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14524651	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 06 2025 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14510581	Email/Text: megan.harper@phila.gov	Aug 06 2025 00:28:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14510582	Email/Text: megan.harper@phila.gov	Aug 06 2025 00:28:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14558726	Email/Text: megan.harper@phila.gov	Aug 06 2025 00:28:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14510574	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 06 2025 00:40:57	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14519257	+ Email/PDF: ebn_ais@aisinfo.com	Aug 06 2025 00:40:47	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14510576	+ Email/Text: ecf@ccpclaw.com	Aug 06 2025 00:28:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14510578	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 06 2025 00:51:22	Citibank, Citicorp Credit Svcs/Centralized Bk dept,

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14510579	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 06 2025 00:41:02	PO Box 790034, St Louis, MO 63179-0034 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14510580	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 06 2025 00:40:48	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14510583	+ Email/Text: bankruptcy@philapark.org	Aug 06 2025 00:28:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14510584	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 06 2025 00:40:36	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14516551	Email/Text: mrdiscen@discover.com	Aug 06 2025 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14510585	+ Email/Text: mrdiscen@discover.com	Aug 06 2025 00:28:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14510586	Email/Text: bankruptcycourts@equifax.com	Aug 06 2025 00:28:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14510587	^ MEBN	Aug 06 2025 00:22:50	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14522398	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 06 2025 00:40:36	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14510588	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 06 2025 00:28:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14515791	+ Email/Text: RASEBN@raslg.com	Aug 06 2025 00:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14528108	Email/PDF: resurgentbknotifications@resurgent.com	Aug 06 2025 00:40:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14519263	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 06 2025 00:40:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14510589	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 06 2025 00:40:57	Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14510590	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 06 2025 00:40:47	Oollo Card Services, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222
14527002	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 06 2025 00:40:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14510592	+ Email/Text: bankruptcy@philapark.org	Aug 06 2025 00:28:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14510594	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 06 2025 00:40:46	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14510595	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 06 2025 00:40:47	Synchrony Bank/QVC, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14525744	+ Email/Text: bncmail@w-legal.com	Aug 06 2025 00:28:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14510597	Email/Text: DASPUBREC@transunion.com	Aug 06 2025 00:28:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14510596	+ Email/Text: bncmail@w-legal.com	Aug 06 2025 00:28:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14510575		Capital One Bank Usa N
14510577	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Monica J. Schwartz help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 20-12617-pmm
Monica J. Schwartz)
aka Monica Wazalis)
Debtor(s).) Chapter: 13
)
)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: August 5, 2025

For The Court

Timothy B. McGrath
Clerk of Court